



## Rating Worksheet

9/9/2021

Submission Number 3127821

Quote Number CLP2280500

**Insured** Beach Cruiser, LLC, 40 Ounce Highway, LLC  
**Effective Date** 8/31/2021 **Expiration Date** 8/31/2022  
**Underwriter Name** Gray Collier **Underwriter Office** Atlanta  
**Home State** SC  
**Carrier** Mt. Hawley Insurance Company (AM Best A+XI Rating)  
**Mailing Address** PO Box 20138, Atlanta, GA 30325

## General Liability

\$500.00 MP

**Deductible** \$500  
**Occurrence** \$1,000,000  
**PR/CO** Included  
**Damages to Premises** \$100,000  
**Liquor Liability** -- NOT COVERED --

**Aggregate** \$2,000,000  
**Pers. & Adv. Injury** \$1,000,000  
**Medical Expense** \$5,000

## Location #1 146 President Street, Unit B, C, D, Charleston, South Carolina, 29403

Class Code	Rating Method	Basis	Amount	Mod Factor Products	Mod Factor All Other	Rate Products	Rate All Other	Premium Products	Premium All Other
63010	ISO	Each	3						
Dwellings - one-family (lessor's risk only)									

## Location #2 119 Ashley Avenue, Charleston, South Carolina, 29401

Class Code	Rating Method	Basis	Amount	Mod Factor Products	Mod Factor All Other	Rate Products	Rate All Other	Premium Products	Premium All Other
63011	ISO	Each	1						
Dwellings - two-family (lessor's risk only)									
49451	COM	Each	1						
Vacant Land - Other than Not-For-Profit									

## Location #3 50 Bogard Street, Charleston, South Carolina, 29403

Class Code	Rating Method	Basis	Amount	Mod Factor Products	Mod Factor All Other	Rate Products	Rate All Other	Premium Products	Premium All Other
49451	COM	Each	1						
Vacant Land - Other than Not-For-Profit									
63010	ISO	Each	1						
Dwellings - one-family (lessor's risk only)									



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Totals

Liability Premium	\$500.00 MP
Total Premium	\$500.00



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### Eligibility / Rating Questions

Is this a condo rental above 6 floors? No

Does the insured purchase properties for resale ("flipper")? No

Is the Named Insured a property management company? No

Is there previous mold, water damage, sink hole, or other damage that affects structural integrity? No

Is any part of this property rented or occupied in conjunction with or as Assisted Living Facilities, group housing, any social service agency, ministry, charity, or any occupancy other than residential rental? No

Does risk have any Student, Senior, or Subsidized housing representing more than 15% of the total units on this policy or at any single location? No

Is any location owned or occupied by a fraternity or sorority? No

Is the risk a time share, short term rental, vacation rental, boarding house, or rooming house? No

Does this policy cover more than 25 dwellings total? No

Are any properties listed on airbnb, VRBO, or similar online rental services? No

Is the 3 year loss ratio over 50%? No

During this policy term will the property undergo renovation, update, remodel or structural repair? No

Is the risk a short term or vacation rental? No

Are any units mobile homes, park models, or manufactured housing? No

Are more than 10% of the total dwelling units vacant? No

In the last 3 years has the risk had 2 or more losses of any size or any claim in excess of \$10,000? No

Is any portion of any location occupied by the insured or the insured's immediate family? No

Does the agent have an insurable interest in this risk? No



**Schedule of Lloyd's Underwriters is as follows:**

<b>Property %</b>	<b>General Liability %</b>	<b>Flood %</b>	<b>Contract #</b>	<b>Syndicate #</b>	<b>Syndicate %</b>
	100.00%		RLI Insurance Company		
	<b>100.00%</b>				

**Policy #** GGL0026067  
**Insured** Beach Cruiser, LLC, 40 Ounce Highway, LLC  
**Effective** 8/31/2021